

IN THE CLAIMS:

Please amend claims 1 and 20-36, and cancel claim 2 as follows. Claims 3-19 have previously been canceled without prejudice.

1. (currently amended) A [[Method] method for using standardized bank services via mobile radiotelephone, comprising the steps of transmitting [wherein the data transmission] between a bank server and a mobile station builds on [the] a HBCI transmission method [,] ;

[characterized in that] inserting an HBCI gateway [is inserted] into the transmission path between the bank server and the mobile station, which carries out a transformation between the HBCI transmission method used at the bank end and a transmission method used at the radiotelephone end ; and

splitting of the customer-end HBCI system into two components, a SIM card of the mobile station and the HBCI gateway.

Claim 2, canceled without prejudice herein.

Claims 3-19, previously canceled.

20. (currently amended) [Method] The method as claimed in claim 1, [characterized in that] wherein two transmission routes are formed, [firstly] first between a SIM card and the HBCI gateway and [secondly] second between the HBCI gateway and a bank server.

21. (currently amended) [Method] The method as claimed in claim 1, [characterized in that the] wherein an HBCI protocol is unpacked by the HBCI gateway and its protocol sequence

is converted such that compatibility with [the] a GSM SIM card and [the] a GSM network is obtained in order for an exchange of the converted protocol with the GSM SIM card is to be possible.

22. (currently amended) [Method] The method as claimed in claim 1, [characterized in that] wherein as a carrier service for [the] information exchange between HBCI gateway and mobile station serves a GSM data transmission service, in particular [the] Short Message Service, GPRS or USSD.

23. (currently amended) [Method] The method as claimed in claim [1] 20, [characterized in that] wherein on both [subroutes] routes a cryptographic security is realized.

24. (currently amended) [Method] The method as claimed in claim 1, [characterized in that] wherein between the bank server and the HBCI gateway a [the] security protocol defined by HBCI is applied and between the HBCI gateway and a SIM card a second security protocol is employed.

25. (currently amended) [Method] The method as claimed in claim [1] 24, [characterized in that] the wherein a second security protocol corresponds to a protocol reduced in terms of data quantity but equivalent to the HBCI gateway in terms of security technology.

26. (currently amended) [Method] The method as claimed in claim [1] 25, [characterized in that] wherein a cryptographic key (Ksms) specific to each subscriber is securely

generated and stored in [the] a SIM card for use in the second security protocol after [the] regular SIM card personalization.

27. (currently amended) [Method] The method as claimed in claim 1, [characterized in that] wherein the generation of [the] a key (Ksms) specific to [the] a subscriber is generated in [the] a SIM card by entering an initialization PIN on [the] a mobile telephone.

28. (currently amended) [Method] The method as claimed in claim [1] 27, [characterized in that] the wherein a subscriber is informed per PIN letter by the bank of [the] a PIN for generating the key (Ksms).

29. (currently amended) [Method] The method as claimed in claim 1, [characterized in that] wherein during [the] a card personalization by the mobile radiotelephone network operator together with [the] a bank application, an initialization key KIV, derived from a master key and a SIM card-individual number, for generating [the] a Ksms specific to the subscriber is applied onto [all] a plurality of SIM cards.

30. (currently amended) [Method] The method as claimed in claim 1, [characterized in that] wherein before subscription to [the] a service [the] a subscriber receives the data of his bank including an initialization PIN.

31. (currently amended) [Method] The method as claimed in claim [1] 30, [characterized in that] wherein during [the] an initialization of [the] an application, i.e. a during

subscription, with the aid of the KIV, from the initialization PIN [the] a key Ksms is generated through triple DES using [the] a local PIN, [the] a bank routing number and [the] an account number.

32. (currently amended) [Method] The method as claimed in claim [1] 27, [characterized in that for the] wherein in the generation of the Ksms in the HBCI gateway [the] an initialization PIN is transferred to [the] a gateway operator.

33. (currently amended) [Method] The method as claimed in claim 1, [characterized in that the] wherein generation of [the] an initialization PIN takes place at the HBCI gateway and this is transferred to the bank server.

34. (currently amended) [Method] The method as claimed in claim 1, [characterized in that the] wherein an authentication of [the] two involved sites, mobile radiotelephone subscriber and HBCI gateway, takes place by knowledge of [the] an initialization PIN exchanged in writing.

35. (currently amended) [Method] The method as claimed in claim 1, [characterized in that] wherein between mobile radiotelephone network operator and HBCI gateway operator a master key is exchanged.

36. (currently amended) [Method] The method as claimed in claim 1, [characterized in that] wherein an additional authentication of [the] a subscriber takes place via [the] an

identification of his /her mobile connection [thereby that] to carry out an evaluation of [the] a calling line identification (CLI) [is carried out].

37. (New) A method for using standardized bank services via mobile radiotelephone, comprising the steps of

transmitting data between a bank server and a mobile station builds on a HBCI transmission method;

inserting an HBCI gateway into the transmission path between the bank server and the mobile station, which carries out a transformation between the HBCI transmission method used at the bank end and a transmission method used at the radiotelephone end;

splitting the customer-end HBCI system into two components, a SIM card of the mobile station and the HBCI gateway;

forming two transmission routes, the first between a SIM card and the HBCI gateway and the second between the HBCI gateway and a bank server; and

unpacking an HBCI protocol by the HBCI gateway and converting its protocol sequence such that compatibility with a GSM SIM card and a GSM network is obtained so that an exchange of the converted protocol with the GSM SIM card is possible.